

### **REMARKS**

The present Amendment amends claims 20, 21, 30-32, 36, 46, 51, 56 and 61 and leaves claims 19, 22, 24, 26-29, 33-35, 37-45, 47-50, 52-55 and 57-60 unchanged. Therefore, the present application has pending claims 19-22, 24 and 26-61.

Claim 61 stands rejected under 35 USC §102(b) as being anticipated by Baik (U.S. Patent No. 5,773,804); claims 19-22, 24, 28, 32-35, 39, 41 and 45 stand rejected under 35 USC §103(a) as being unpatentable over Halpern (U.S. Patent No. 4,906,828) in view of Nagata (U.S. Patent No. 5,140,517) in view of Takeuchi (U.S. Patent No. 4,963,722) in view of Kolls (U.S. Patent No. 5,637,845) and further in view of the Los Angeles Times article entitled "Transportation: Promoters Hope Advertising and Marketing Gimmicks will Steer Freeway Drivers to the Region's First Pay as You Go Highway" and further in view of Baik; claim 26 stands rejected under 35 USC §103(a) as being unpatentable over Halpern in view of Gaumet (U.S. Patent No. 5,640,306) in view of Kolls, the LA article and further in view of Baik; claim 38 stands rejected under 35 USC §103(a) as being unpatentable over Halpern in view of Gaumet in view of Kolls as well as the LA article; claims 27, 30, 31, 36, 43, 46, 48, 51, 53, 56 and 58 stand rejected under 35 USC §103(a) as being unpatentable over Halpern in view of Takeuchi, Kolls, the LA article and Baik; claims 29 and 42 stand rejected under 35 USC §103(a) as being unpatentable over Halpern in view of Takeuchi in view of Kolls, the LA article and Baik; claims 37, 47, 52, 57, 49, 54 and 59 stand rejected under 35 USC §103(a) as being unpatentable over Halpern, in view of Nagata, in view of Takeuchi, in view of Kolls, the LA article and Gaumet; claims 43, 48, 53 and 58 stand rejected under 35 USC §103(a) as being

unpatentable over Halpern in view of Takeuchi, Kolls, the LA article and Baik; and claims 22 and 40 stand rejected under 35 USC §103(a) as being unpatentable over Halpern in view of Nagata, Gaumet and Kolls and the LA article. These rejections are traversed for the following reasons. Applicants submit that the features of the present invention as now recited in claims 19-22, 24 and 26-61 are not taught or suggested by Halpern, Nagata, Takeuch, Kolls, the LA article, Gaumet and Baik whether taken individually or in combination with each other as suggested by the Examiner. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw these rejections.

Numerous arguments were presented regarding the distinguishing features of the present invention in the December 11, 2002, September 24, 2003 and March 30, 2004 Amendments. The contents of the Remarks of these various amendments are incorporated herein by reference.

In the present Amendment, the claims were amended so as to more clearly recite that the present invention provides an electronic purse loan off-line device or an electronic purse loan off-line system wherein payment of a commercial transaction being made with a commercial product or service provider is performed using the IC card in an off-line manner without the use of a bank or financial center which provided a loan to the user of the IC card. According to the present invention, the bank or financial center previously stores, by way of a loan from the bank or financial center to the user of the IC card, information representing a loan of an amount of money from the bank or center to the user of the IC card. Thereafter, use of this loan by the user of the card can be controlled by terms of the loan which is, for example, stored as part of the information representing the loan amount.

Thus, by use of the electronic purse loan off-line device or system according to the present invention loan information can be stored to the IC card thereby making it possible to effectively process a loan as needed when an amount of a commercial transaction being conducted with a commercial product or service provider exceeds an amount of cash stored on the IC card without being connected to or accessing the resources of the bank or financial center. Further, according to the present invention as now more clearly recited in the claims since the IC card is secured, even if loan information is stored to the IC card such loan information remains secure and as such can be easily and quickly utilized when needed.

None of the references of record teach or suggest such an electronic purse loan off-line device or system as recited in the claims.

Each of the references of record, specifically Halpern, Takeuchi, Kolls, the LA article, Gaumet, Nagata and Baik, teach an on-line system which requires the IC card to be inserted into a terminal that itself is connected for communication with a bank or financial center in an on-line manner. At no point is there any teaching or suggestion in any of these references that loan information is stored in the IC card itself and such loan information includes, for example, terms of the loan so that when the IC card is being used in a commercial transaction with a commercial product and service provider a loan can be processed within the IC card itself to provide the funds needed to complete the commercial transaction.

Baik now used by the Examiner in combination with the previously cited references to reject the claims of the present application merely teaches a passbook card which has a data memory containing a general account information area for storing information for processing financial transactions in an "on-line" mode and an

electronic wallet account information area for storing information for processing cash withdrawal transactions in an “off-line” mode. However, in Baik the funds are transferred primarily from the general account information area to the electronic wallet account information area in an “on-line” mode, not from the general account information area to the commercial product or service provider during a commercial transaction. In Baik the user can only withdraw funds to complete a commercial transaction only within the limits stored in the electronic wallet account information area in an “off-line” mode.

Thus, as is quite clear from the above, there is no teaching or suggestion in Baik that a loan is granted from a bank or financial center to the user of the IC card and information regarding the loan is stored on the IC card for later off-line use as in the present invention as recited in the claims. Further, there is no teach or suggestion in Baik that in an off-line mode when conducting a commercial transaction with a commercial product or service provider an amount of money can be obtained based on the loan information according to the terms thereof so as to cover the amount of money required for the contemplated transaction as in the present invention as recited in the claims. As is clear in Baik, if funds are not sufficient in the electronic wallet account information area to complete a commercial transaction, then the transaction can not be completed. As taught by Baik, the transfer of funds from the general account information area to the electronic wallet account area information only occurs during the on-line mode of operation when the IC card is in connection with the bank, not the off-line mode of operation as in the present invention.

Therefore, combining Baik with any one or more of the references of record still fails to teach or suggest the features of the present invention as now more clearly recited in the claims. Accordingly, reconsideration and withdrawal of the above described rejections of the claims under 35 USC §102(b) and 35 USC §103(a) is respectfully requested.

The remaining references of record have been studied. Applicants submit that they do not supply any of the deficiencies noted above with respect to the references utilized in the rejection of claims 19-22, 24 and 26-61.

In view of the foregoing amendments and remarks, Applicants submit that claims 19-22, 24 and 26-61 are in condition for allowance. Accordingly, early allowance of claims 19-22, 24 and 26-61 is respectfully requested.

To the extent necessary, the applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Antonelli, Terry, Stout & Kraus, LLP, Deposit Account No. 01-2135 (501.34746CX1).

Respectfully submitted,

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